

Appln. No.: 09/995,218
Amdt. Dated February 11, 2004
Reply to Office Action dated January 14, 2004

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Amendments to the Claims:

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This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A method for authorizing purchases by an owner of an account previously established with a bank, the owner wanting to purchase an item from a merchant, the method comprising the step(s) of:
 - providing a plurality of authorization parameters available for use in calculating an authorization code associated with a specific transaction to purchase the item;
 - defining a selected subset of the plurality of authorization parameters;
 - establishing respective authorization parameter data for each of the selected authorization parameters;
 - calculating the authorization code corresponding to the established respective authorization parameter data associated with said specific transaction;
 - providing the authorization code associated with said specific transaction to the owner;
 - providing the authorization code associated with said specific transaction to the merchant;
 - receiving the authorization code associated with said specific transaction and transaction data from the merchant at the bank;
 - calculating a confirmation authorization code from the transaction data corresponding to the established respective authorization parameter data;
 - and
 - comparing the authorization code associated with said specific transaction with the confirmation authorization code to determine whether or not to approve the transaction.

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2. (Original) The method of claim 1, further comprising the step(s) of:
allowing the owner to define the selected subset of the plurality of authorization parameters and establish the respective authorization parameter data for each of the selected authorization parameters.
3. (Original) The method of claim 2, further comprising the step(s) of:
comparing the authorization code with the confirmation authorization code at the bank; and
if the authorization code and the confirmation authorization code do not match, then transmitting a rejection notice from the bank to the merchant.
4. (Original) The method of claim 3, further comprising the step(s) of:
storing a plurality of transaction authentication records at the bank where each transaction record is representative of a respective transaction and has associated therewith a respective authorization code; and
using the authorization code received at the bank from the merchant to locate a corresponding one of the plurality of transaction authentication records for use in determining whether or not to approve the transaction.
5. (Original) The method of claim 4, further comprising the step(s) of:
including with the plurality of authorization parameters a transaction sequence parameter.
6. (Original) The method of claim 3, further comprising the step(s) of:
providing an owner selections indicator representative of the selected subset of the plurality of authorization parameters and the respective authorization parameter data with the authentication code;
receiving the owner selections indicator from the merchant at the bank; and
using the owner selections indicator to identify the transaction data corresponding to the selected parameter data.

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7. (Original) The method of claim 1, further comprising the step(s) of:
providing an owner selections indicator representative of the selected subset of
the plurality of authorization parameters and the respective authorization
parameter data with the authentication code;
receiving the owner selections indicator from the merchant at the bank; and
using the owner selections indicator to identify the transaction data
corresponding to the selected parameter data.

8. (Currently amended) A method of operating a transaction processing data
center for authorizing purchases by an owner of an account previously established with
a data center, the owner wanting to purchase an item from a merchant, the method
comprising the step(s) of:

providing a plurality of authorization parameters available for use in calculating
an authorization code associated with a specific transaction to purchase the
item;
receiving an input from the owner of a selected subset of the plurality of
authorization parameters;
receiving from the owner respective authorization parameter data for each of the
selected authorization parameters;
calculating the authorization code corresponding to the received respective
authorization parameter data associated with said specific transaction;
providing the authorization code associated with said specific transaction to the
owner;
providing the authorization code associated with said specific transaction to the
merchant;
receiving the authorization code associated with said specific transaction and
transaction data from the merchant;
calculating a confirmation authorization code from the transaction data
corresponding to the received respective authorization parameter data; and

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comparing the authorization code associated with said specific transaction with the confirmation authorization code to determine whether or not to approve the transaction.

9. (Original) The method of claim 8, further comprising the step(s) of:
establishing a real time connection with the owner for receiving the selected subset of the plurality of authorization parameters and the respective authorization parameter data for each of the selected authorization parameters.
10. (Original) The method of claim 9, further comprising the step(s) of:
if the authorization code and the confirmation authorization code do not match, then transmitting a rejection notice to the merchant.
11. (Original) The method of claim 10, further comprising the step(s) of:
storing a plurality of transaction authentication records where each transaction record is representative of a respective transaction and has associated therewith a respective authorization code; and
using the authorization code received from the merchant to locate a corresponding one of the plurality of transaction authentication records for use in determining whether or not to approve the transaction.
12. (Original) The method of claim 11, further comprising the step(s) of:
including with the plurality of authorization parameters a transaction sequence parameter.
13. (Original) The method of claim 10, further comprising the step(s) of:
providing an owner selections indicator representative of the selected subset of the plurality of authorization parameters and the respective authorization parameter data with the authentication code;

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receiving the owner selections indicator from the merchant; and
using the owner selections indicator to identify the transaction data
corresponding to the selected parameter data.

14. (Original) The method of claim 10, further comprising the step(s) of:
providing an owner selections indicator representative of the selected subset of
the plurality of authorization parameters and the respective authorization
parameter data with the authentication code;
receiving the owner selections indicator from the merchant; and
using the owner selections indicator to identify the transaction data
corresponding to the selected parameter data.
15. (Original) The method of claim 8, further comprising the step(s) of:
providing an owner selections indicator representative of the selected subset of
the plurality of authorization parameters and the respective authorization
parameter data with the authentication code;
receiving the owner selections indicator from the merchant; and
using the owner selections indicator to identify the transaction data
corresponding to the selected parameter data.
16. (Currently amended) A database for processing a transaction, the database
comprising:
a plurality of owner account information files;
a plurality of authorization parameters available for use in calculating an
authorization code associated with a specific transaction to purchase an item;
and
a plurality of transaction authentication records corresponding to the plurality of
owner account information files, respectively; and
where each transaction record is representative of a respective transaction and
has associated therewith a selected subset of the plurality of authorization

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parameters, respectively and an authorization code corresponding to the selected respective authorization parameter data associated with said specific transaction, respectively.

17. (Original) The database of claim 16, wherein:
the plurality of authorization parameters includes a transaction sequence parameter.
18. (Currently amended) A system for authorizing purchases by an owner of an account previously established with a bank, the owner wanting to purchase an item from a merchant, the system comprising:
means for providing a plurality of authorization parameters available for use in calculating an authorization code associated with a specific transaction to purchase the item;
means for defining a selected subset of the plurality of authorization parameters;
means for establishing respective authorization parameter data for each of the selected authorization parameters;
means for calculating the authorization code corresponding to the established respective authorization parameter data associated with said specific transaction;
means for providing the authorization code associated with said specific transaction to the owner;
means for providing the authorization code associated with said specific transaction to the merchant;
means for receiving the authorization code associated with said specific transaction and transaction data from the merchant at the bank;
means for calculating a confirmation authorization code from the transaction data corresponding to the established respective authorization parameter data;
and

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means for comparing the authorization code associated with said specific transaction with the confirmation authorization code to determine whether or not to approve the transaction.

19. (Original) The system of claim 18, further comprising:
means for allowing the owner to define the selected subset of the plurality of authorization parameters and establish the respective authorization parameter data for each of the selected authorization parameters.
20. (Original) The system of claim 19, wherein:
the means for comparing the authorization code with the confirmation authorization code is located at the bank; and
further comprising:
if the authorization code and the confirmation authorization code do not match,
means for transmitting a rejection notice from the bank to the merchant.
21. (Original) The system of claim 20, further comprising:
means for storing a plurality of transaction authentication records at the bank
where each transaction record is representative of a respective transaction
and has associated therewith a respective authorization code; and
means for using the authorization code received at the bank from the merchant
to locate a corresponding one of the plurality of transaction authentication records for use in determining whether or not to approve the transaction.
22. (Original) The system of claim 21, further comprising:
means for including with the plurality of authorization parameters a transaction sequence parameter.

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23. (Original) The system of claim 20, further comprising:
means for providing an owner selections indicator representative of the selected subset of the plurality of authorization parameters and the respective authorization parameter data with the authentication code;
means for receiving the owner selections indicator from the merchant at the bank; and
means for using the owner selections indicator to identify the transaction data corresponding to the selected parameter data.
24. (Original) The system of claim 18, further comprising:
means for providing an owner selections indicator representative of the selected subset of the plurality of authorization parameters and the respective authorization parameter data with the authentication code;
means for receiving the owner selections indicator from the merchant at the bank; and
means for using the owner selections indicator to identify the transaction data corresponding to the selected parameter data.